

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN R. CLEMENS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:12-20747

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 27, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/16/2012 and confirmed on 4/19/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		187,590.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		187,590.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,671.00	
Trustee Fee	6,627.93	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,298.93

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC(*) Acct: XXXXXXXXXXXXX3/12	71,319.12	71,319.12	0.00	71,319.12
	NATIONSTAR MORTGAGE LLC(*) Acct: 7720	0.00	2,177.88	0.00	2,177.88
	NATIONSTAR MORTGAGE LLC(*) Acct: XXXXXXXXXXXXX2/12	1,400.51	1,400.51	0.00	1,400.51
	ELDORADO RESORTS CORPORATION Acct: ?	0.00	0.00	0.00	0.00
	TD RETAIL CARD SERVICES Acct: 6946	1,065.00	1,065.00	0.00	1,065.00
	ALLY FINANCIAL(*) Acct: 6622	9,596.64	9,596.64	564.98	10,161.62
	FIRST COMMONWEALTH BANK Acct: 9279	3,180.15	3,180.15	232.16	3,412.31
	WEST-AIRCOMM FCU Acct: 3415	4,564.65	4,564.65	249.02	4,813.67
	PNC BANK NA Acct: 8839	0.00	24,426.99	0.00	24,426.99
	PNC BANK NA Acct: 8839	427.73	427.73	0.00	427.73
					119,204.83

Priority					
	SHAWN N WRIGHT ESQ Acct:	2,671.00	2,671.00	0.00	0.00
	JOHN R. CLEMENS Acct:	0.00	0.00	0.00	0.00
	SHAWN N WRIGHT ESQ Acct:	0.00	0.00	0.00	0.00
	ALLY FINANCIAL(*) Acct: 4769	9,993.96	9,993.96	0.00	9,993.96
	ALLY BANK(*) Acct: 4769	3,278.92	3,278.92	0.00	3,278.92
					13,272.88

12-20747

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	BANK OF AMERICA NA S/I/I FIA CARD SV Acct: 2593	4,283.77	3,384.20	0.00	3,384.20
	KEYSTONE RECOVERY PARTNERS LLC Acct: 8076	8,762.19	6,922.18	0.00	6,922.18
	CHASE Acct: ?	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 1378	5,347.93	4,224.90	0.00	4,224.90
	FIRST NATIONAL BANK OF OMAHA(*) Acct: 1374	2,238.12	1,768.13	0.00	1,768.13
	GE CAPITAL RETAIL BANK Acct: 4134	113.21	89.44	0.00	89.44
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 4134	1,949.86	1,540.40	0.00	1,540.40
	PNC BANK NA Acct: 7285	9,446.76	7,462.99	0.00	7,462.99
	PNC BANK NA Acct: 4336	11,411.67	9,015.28	0.00	9,015.28
	PRA RECEIVABLES MANAGEMENT LLC - Acct: 9464	14,346.85	11,334.09	0.00	11,334.09
	PNC BANK NA Acct: ?	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: ?	0.00	0.00	0.00	0.00
	TD RETAIL CARD SERVICES Acct: 6946	90.82	71.75	0.00	71.75
	PNC BANK NA Acct: 4747	2,198.52	0.00	0.00	0.00
					<hr/> 45,813.36

TOTAL PAID TO CREDITORS

178,291.07

TOTAL

CLAIMED 13,272.88

PRIORITY 91,553.80

SECURED 60,189.70

Date: 06/27/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

CHAPTER 13 TRUSTEE WD PA

600 GRANT STREET

SUITE 3250 US STEEL TWR

PITTSBURGH, PA 15219

(412) 471-5566

cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JOHN R. CLEMENS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:12-20747

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 John R. Clemens
 Debtor

Case No. 12-20747-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: kthe
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jun 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2017.

db +John R. Clemens, 233 Hooks Lane, Canonsburg, PA 15317-1843
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
 Pittsburgh, Pa 15222-5413
 cr +First Commonwealth Bank, c/o McGrath Law Group, Three Gateway Center,
 401 Liberty Avenue, Suite 1375, Pittsburgh, PA 15222-1004
 13314308 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102)
 13462519 +BANK OF AMERICA, N.A., Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE,
 PLANO, TX 75024-4100
 13299121 +Bank of America, 450 American Street, Simi Valley, CA 93065-6285
 13395549 +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
 133997804 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
 El Paso, TX 79998-2284
 13299122 +Barclays Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
 13299123 +Chase, P.O. Box 15299, Wilmington, DE 19850-5299
 13299125 +Eldorado Resorts Corporation, 3015 North Ocean Blvd., Suite 120,
 Fort Lauderdale, FL 33308-7344
 13354863 FIA Card Services, N.A. as successor in, interest to Bank of America, N.A. (USA),
 and MBNA America Bank, N.A., POB 3001, Malvern, PA 19355-0701
 13299127 +First National Bank of Omaha, P.O. Box 3696, Omaha, NE 68103-0696
 13302932 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
 13299129 +Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
 13518844 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr,
 Lewisville, TX 75067-4177)
 13302457 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13299130 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13299131 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas TX 75374-0933
 13299132 +Victoria Clemens, 233 Hooks Lane, Canonsburg, PA 15317-1843

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 30 2017 01:11:03
 PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067
 cr E-mail/PDF: rmscedi@recoverycorp.com Jun 30 2017 00:49:43
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13299120 +E-mail/Text: ally@ebn.phinsolutions.com Jun 30 2017 00:56:15 Ally Financial,
 P.O. Box 380902, Minneapolis, MN 55438-0902
 13302220 +E-mail/Text: ally@ebn.phinsolutions.com Jun 30 2017 00:56:15 Ally Financial,
 c/o Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004
 13299124 E-mail/Text: mrdiscen@discover.com Jun 30 2017 00:56:15 Discover, P.O. Box 8003,
 Hilliard, OH 43026
 13304029 E-mail/Text: mrdiscen@discover.com Jun 30 2017 00:56:15 Discover Bank,
 DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 13299126 +E-mail/Text: bankruptcynotice@fcbanking.com Jun 30 2017 00:56:17 First Commonwealth Bank,
 601 Philadelphia Street, Indiana, PA 15701-3952
 13374523 E-mail/PDF: gecsedirecoverycorp.com Jun 30 2017 00:49:42 GE Capital Retail Bank,
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661
 13299128 E-mail/PDF: gecsedirecoverycorp.com Jun 30 2017 00:50:00 GECCB/Care Credit,
 PO Box 981439, El Paso, TX 79998-1439
 13405672 +E-mail/Text: bncmail@w-legal.com Jun 30 2017 00:56:40
 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13518737 +E-mail/Text: bknotice@ncmlc.com Jun 30 2017 00:56:37 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13583413 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 30 2017 00:57:25
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
 13383143 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 30 2017 00:57:21
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13307389 E-mail/PDF: rmscedi@recoverycorp.com Jun 30 2017 00:50:01
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 13299133 +E-mail/Text: adjustor@westaircomm.com Jun 30 2017 00:56:16 West Aircomm FCU, P.O. Box 568,
 Beaver, PA 15009-0568

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr NATIONSTAR MORTGAGE LLC

District/off: 0315-2

User: kthe
Form ID: pdf900

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jun 29, 2017

cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr,
Lewisville, TX 75067)
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
MEMPHIS, TN 38125-1741
13395550* +Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
13532940* FIA Card Services, N.A. as successor in, interest to Bank of America, N.A. (USA),
and MBNA America Bank, N.A., POB 3001, Malvern, PA 19355-0701
TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2017 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Shawn N. Wright on behalf of Debtor John R. Clemens shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com/wrightshawn49@gmail.com/wrightshawnecf@gmail.com

TOTAL: 7